

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA

Re: Mark A Ray, Sr
Sandra R Ray

Case No.:1-17-02221 HWV

Debtor(s) Chapter 13
Debtor(s)

NOTICE OF FINAL CURE PAYMENT

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the pre-petition and post-petition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

PART 1: MORTGAGE INFORMATION

Creditor Name: M&T Bank
Court Claim Number: 01
Last Four of Loan Number: 6919
Property Address if applicable: 4017 Jonestown Rd

PART 2: CURE AMOUNT

Total cure disbursement made by the trustee:

a. Allowed prepetition arrearages:	\$2,112.47
b. Prepetition arrearages paid by the trustee:	\$2,112.47
c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	\$0.00
d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	\$0.00
e. Allowed postpetition arrearage:	\$0.00
f. Postpetition arrearage paid by the trustee:	\$0.00
g. Total b, d, and f:	\$2,112.47

PART 3: POSTPETITION MORTGAGE PAYMENT

Mortgage was paid through the Trustee
from July 2017 through May 2024

Current monthly mortgage payment: \$445.84
The next post-petition payment is due on: June 2024

PART 4: A RESPONSE IS REQUIRED BY BANKRUPTCY RULE 3002.1(g)

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs

and escrow amounts due, and (ii) consistent with §1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

Dated: May 30, 2024

Respectfully submitted,

/s/ Jack N. Zaharopoulos
Standing Chapter 13 Trustee
Suite A, 8125 Adams Drive
Hummelstown, PA 17036
Phone: (717) 566-6097
Fax: (717) 566-8313
email: info@pamd13trustee.com

**UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

Re: Mark A Ray, Sr
Sandra R Ray

Case No.:1-17-02221 HWV

Chapter 13
Debtor(s)

CERTIFICATE OF SERVICE

I certify that I am more than 18 years of age and that on May 30, 2024, I served a copy of this Notice of Final Cure Payment on the following parties by 1st Class mail from Hummelstown, PA, unless served electronically.

Served Electronically

Chad Julius, Esquire
Law Offices of Leslie D Jacobson
8150 Derry St
Harrisburg PA 17111

Served by First Class Mail

M&T Bank
PO Box 1288
Buffalo NY 14240-01288

Mark A Ray, Sr
Sandra R Ray
4017-4019 Jonestown Rd
Harrisburg PA 17109

I certify under penalty of perjury that the foregoing is true and correct.

Date: May 30, 2024

/s/ Liz Joyce

Office of the Standing Chapter 13 Trustee
Jack N. Zaharopoulos
Suite A, 8125 Adams Dr.
Hummelstown, PA 17036
Phone: (717) 566-6097
email: info@pamd13trustee.com

Disbursements for Claim

Case: 17-02221 MARK A RAY, SR

M & T BANK
P.O BOX 1288

BUFFALO, NY 14240-

Acct No: 6919/RMMP

Sequence: 07
Modify:
Filed Date:
Hold Code:

Amt Sched:	\$0.00	Debt:	\$35,060.65	Interest Paid:	\$0.00
Amt Due:	\$445.84	Paid:	\$35,060.65	Accrued Int:	\$0.00
				Balance Due:	\$0.00

Claim	name	Type	Date	Check #	Principal	Interest	Total	Reconciled
						Disb	Desctrp	

5010 M & T BANK

501-0	M & T BANK		05/22/2024	2036486	\$445.84	\$0.00	\$445.84	Payment for 4/2024
501-0	M & T BANK		05/22/2024	2036486	\$445.84	\$0.00	\$445.84	Payment for 5/2024
501-0	M & T BANK		03/14/2024	2034518	\$445.84	\$0.00	\$445.84	03/25/2024
								Payment for 1/2024
501-0	M & T BANK		03/14/2024	2034518	\$445.84	\$0.00	\$445.84	03/25/2024
								Payment for 2/2024
501-0	M & T BANK		03/14/2024	2034518	\$445.84	\$0.00	\$445.84	03/25/2024
								Payment for 3/2024
501-0	M & T BANK		12/19/2023	2031733	\$449.31	\$0.00	\$449.31	12/27/2023
								Payment for 11/2023
501-0	M & T BANK		12/19/2023	2031733	\$445.84	\$0.00	\$445.84	12/27/2023
								Payment for 12/2023
501-0	M & T BANK		10/18/2023	2029830	\$449.31	\$0.00	\$449.31	10/24/2023
								Payment for 9/2023
501-0	M & T BANK		10/18/2023	2029830	\$449.31	\$0.00	\$449.31	10/24/2023
								Payment for 10/2023
501-0	M & T BANK		08/09/2023	2027823	\$449.31	\$0.00	\$449.31	08/15/2023
								Payment for 8/2023
501-0	M & T BANK		07/11/2023	2026849	\$449.31	\$0.00	\$449.31	07/18/2023
								Payment for 7/2023
501-0	M & T BANK		06/13/2023	2025935	\$449.31	\$0.00	\$449.31	06/21/2023
								Payment for 4/2023
501-0	M & T BANK		06/13/2023	2025935	\$449.31	\$0.00	\$449.31	06/21/2023
								Payment for 5/2023
501-0	M & T BANK		06/13/2023	2025935	\$449.31	\$0.00	\$449.31	06/21/2023
								Payment for 6/2023

<u>Claim</u>	<u>name</u>	<u>Type</u>	<u>Date</u>	<u>Check #</u>	<u>Principal</u>	<u>Interest</u>	<u>Total</u>	<u>Reconciled</u>
						<u>Disb</u>	<u>Descrp</u>	
501-0	M & T BANK		05/16/2023	2024982	\$449.31	\$0.00	\$449.31	05/22/2023
								Payment for 2/2023
501-0	M & T BANK		05/16/2023	2024982	\$449.31	\$0.00	\$449.31	05/22/2023
								Payment for 3/2023
501-0	M & T BANK		01/18/2023	2020934	\$447.47	\$0.00	\$447.47	01/24/2023
								Payment for 10/2022
501-0	M & T BANK		01/18/2023	2020934	\$447.47	\$0.00	\$447.47	01/24/2023
								Payment for 11/2022
501-0	M & T BANK		01/18/2023	2020934	\$449.31	\$0.00	\$449.31	01/24/2023
								Payment for 12/2022
501-0	M & T BANK		01/18/2023	2020934	\$449.31	\$0.00	\$449.31	01/24/2023
								Payment for 1/2023
501-0	M & T BANK		12/13/2022	2019945	\$447.47	\$0.00	\$447.47	12/20/2022
								Payment for 9/2022
501-0	M & T BANK		08/17/2022	2015867	\$447.47	\$0.00	\$447.47	08/23/2022
								Payment for 7/2022
501-0	M & T BANK		08/17/2022	2015867	\$447.47	\$0.00	\$447.47	08/23/2022
								Payment for 8/2022
501-0	M & T BANK		06/14/2022	2013847	\$447.47	\$0.00	\$447.47	06/21/2022
								Payment for 4/2022
501-0	M & T BANK		06/14/2022	2013847	\$447.47	\$0.00	\$447.47	06/21/2022
								Payment for 5/2022
501-0	M & T BANK		06/14/2022	2013847	\$447.47	\$0.00	\$447.47	06/21/2022
								Payment for 6/2022
501-0	M & T BANK		03/16/2022	2010713	\$447.47	\$0.00	\$447.47	03/22/2022
								Payment for 1/2022
501-0	M & T BANK		03/16/2022	2010713	\$447.47	\$0.00	\$447.47	03/22/2022
								Payment for 2/2022
501-0	M & T BANK		03/16/2022	2010713	\$447.47	\$0.00	\$447.47	03/22/2022
								Payment for 3/2022
501-0	M & T BANK		01/19/2022	2008748	\$447.47	\$0.00	\$447.47	01/25/2022
								Payment for 12/2021
501-0	M & T BANK		11/16/2021	2006712	\$413.76	\$0.00	\$413.76	11/23/2021
								Payment for 11/2021
501-0	M & T BANK		10/14/2021	2005678	\$413.76	\$0.00	\$413.76	10/19/2021
								Payment for 10/2021
501-0	M & T BANK		10/14/2021	2005678	\$413.76	\$0.00	\$413.76	10/19/2021
								Payment for 9/2021
501-0	M & T BANK		08/18/2021	2003623	\$413.76	\$0.00	\$413.76	08/24/2021
								Payment for 8/2021

<u>Claim</u>	<u>name</u>	<u>Type</u>	<u>Date</u>	<u>Check #</u>	<u>Principal</u>	<u>Interest</u>	<u>Total</u>	<u>Reconciled</u>
						<u>Disb</u>	<u>Descrp</u>	
501-0	M & T BANK		08/18/2021	2003623	\$413.76	\$0.00	\$413.76	08/24/2021
								Payment for 7/2021
501-0	M & T BANK		06/16/2021	2001582	\$413.76	\$0.00	\$413.76	06/22/2021
								Payment for 6/2021
501-0	M & T BANK		05/18/2021	2000569	\$413.76	\$0.00	\$413.76	05/25/2021
								Payment for 5/2021
501-0	M & T BANK		04/15/2021	1229195	\$413.76	\$0.00	\$413.76	04/20/2021
								Payment for 4/2021
501-0	M & T BANK		03/17/2021	1228176	\$413.76	\$0.00	\$413.76	03/23/2021
								Payment for 3/2021
501-0	M & T BANK		02/17/2021	1227170	\$413.76	\$0.00	\$413.76	02/23/2021
								Payment for 2/2021
501-0	M & T BANK		01/19/2021	1226144	\$413.76	\$0.00	\$413.76	01/26/2021
								Payment for 1/2021
501-0	M & T BANK		12/10/2020	1224356	\$423.39	\$0.00	\$423.39	12/29/2020
								Payment for 11/2020
501-0	M & T BANK		12/10/2020	1224356	\$413.76	\$0.00	\$413.76	12/29/2020
								Payment for 12/2020
501-0	M & T BANK		11/03/2020	1223434	\$423.39	\$0.00	\$423.39	11/10/2020
								Payment for 10/2020
501-0	M & T BANK		09/17/2020	1221565	\$423.39	\$0.00	\$423.39	09/30/2020
								Payment for 8/2020
501-0	M & T BANK		09/17/2020	1221565	\$423.39	\$0.00	\$423.39	09/30/2020
								Payment for 9/2020
501-0	M & T BANK		07/07/2020	1219467	\$423.39	\$0.00	\$423.39	07/15/2020
								Payment for 7/2020
501-0	M & T BANK		06/02/2020	1218447	\$423.39	\$0.00	\$423.39	06/05/2020
								Payment for 6/2020
501-0	M & T BANK		05/06/2020	1217483	\$423.39	\$0.00	\$423.39	05/12/2020
								Payment for 5/2020
501-0	M & T BANK		05/06/2020	1217483	\$423.39	\$0.00	\$423.39	05/12/2020
								Payment for 4/2020
501-0	M & T BANK		04/14/2020	1216420	\$423.39	\$0.00	\$423.39	04/21/2020
								Payment for 3/2020
501-0	M & T BANK		02/13/2020	1213825	\$397.85	\$0.00	\$397.85	02/19/2020
								Payment for 2/2020
501-0	M & T BANK		01/16/2020	1212472	\$397.85	\$0.00	\$397.85	01/22/2020
								Payment for 1/2020
501-0	M & T BANK		12/12/2019	1211096	\$397.85	\$0.00	\$397.85	12/17/2019
								Payment for 12/2019

<u>Claim</u>	<u>name</u>	<u>Type</u>	<u>Date</u>	<u>Check #</u>	<u>Principal</u>	<u>Interest</u>	<u>Total</u>	<u>Reconciled</u>
						<u>Disb</u>	<u>Descrp</u>	
501-0	M & T BANK		11/07/2019	1209760	\$397.85	\$0.00	\$397.85	11/13/2019
								Payment for 11/2019
501-0	M & T BANK		10/10/2019	1208651	\$397.85	\$0.00	\$397.85	10/16/2019
								Payment for 10/2019
501-0	M & T BANK		09/26/2019	1207440	\$397.85	\$0.00	\$397.85	10/01/2019
								Payment for 8/2019
501-0	M & T BANK		09/26/2019	1207440	\$397.85	\$0.00	\$397.85	10/01/2019
								Payment for 9/2019
501-0	M & T BANK		07/11/2019	1204619	\$397.85	\$0.00	\$397.85	07/16/2019
								Payment for 7/2019
501-0	M & T BANK		06/06/2019	1203226	\$397.85	\$0.00	\$397.85	06/11/2019
								Payment for 6/2019
501-0	M & T BANK		05/09/2019	1201923	\$397.85	\$0.00	\$397.85	05/14/2019
								Payment for 5/2019
501-0	M & T BANK		04/11/2019	1200571	\$397.85	\$0.00	\$397.85	04/16/2019
								Payment for 4/2019
501-0	M & T BANK		03/12/2019	1199228	\$397.85	\$0.00	\$397.85	03/18/2019
								Payment for 3/2019
501-0	M & T BANK		02/07/2019	1198001	\$397.85	\$0.00	\$397.85	02/12/2019
								Payment for 12/2018
501-0	M & T BANK		02/07/2019	1198001	\$397.85	\$0.00	\$397.85	02/12/2019
								Payment for 1/2019
501-0	M & T BANK		02/07/2019	1198001	\$397.85	\$0.00	\$397.85	02/12/2019
								Payment for 2/2019
501-0	M & T BANK		11/08/2018	1194064	\$407.56	\$0.00	\$407.56	11/14/2018
								Payment for 11/2018
501-0	M & T BANK		10/10/2018	1192691	\$407.56	\$0.00	\$407.56	10/16/2018
								Payment for 10/2018
501-0	M & T BANK		09/06/2018	1191374	\$407.56	\$0.00	\$407.56	09/11/2018
								Payment for 9/2018
501-0	M & T BANK		08/09/2018	1190057	\$407.56	\$0.00	\$407.56	08/14/2018
								Payment for 8/2018
501-0	M & T BANK		07/12/2018	1188674	\$407.56	\$0.00	\$407.56	07/17/2018
								Payment for 6/2018
501-0	M & T BANK		07/12/2018	1188674	\$407.56	\$0.00	\$407.56	07/17/2018
								Payment for 7/2018
501-0	M & T BANK		05/15/2018	1185978	\$407.56	\$0.00	\$407.56	05/21/2018
								Payment for 5/2018
501-0	M & T BANK		05/15/2018	1185978	\$407.56	\$0.00	\$407.56	05/21/2018
								Payment for 4/2018

<u>Claim</u>	<u>name</u>	<u>Type</u>	<u>Date</u>	<u>Check #</u>	<u>Principal</u>	<u>Interest</u>	<u>Total</u>	<u>Reconciled</u>
						<u>Disb</u>	<u>Descrp</u>	
501-0	M & T BANK		03/08/2018	1181524	\$407.56	\$0.00	\$407.56	03/13/2018
501-0	M & T BANK		02/08/2018	1180164	\$407.56	\$0.00	\$407.56	02/13/2018
501-0	M & T BANK		02/08/2018	1180164	\$407.56	\$0.00	\$407.56	02/13/2018
501-0	M & T BANK		01/11/2018	1178771	\$407.56	\$0.00	\$407.56	01/17/2018
501-0	M & T BANK		12/05/2017	1177368	\$398.03	\$0.00	\$398.03	12/11/2017
501-0	M & T BANK		12/05/2017	1177368	\$398.03	\$0.00	\$398.03	12/11/2017
501-0	M & T BANK		10/11/2017	1174660	\$398.03	\$0.00	\$398.03	10/17/2017
501-0	M & T BANK		09/19/2017	1173346	\$398.03	\$0.00	\$398.03	09/25/2017
501-0	M & T BANK		08/10/2017	1171815	\$398.03	\$0.00	\$398.03	08/15/2017
Sub-totals:						\$35,060.65	\$0.00	\$35,060.65
Grand Total:						\$35,060.65	\$0.00	

Disbursements for Claim

Case: 17-02221 MARK A RAY, SR

M & T BANK
P.O. BOX 1288

BUFFALO, NY 14240-

Acct No: 4017 Jonestown Rd - PRE-AR

Sequence: 24
Modify:
Filed Date:
Hold Code:

ARREARS - 4017 JONESTOWN RD

Amt Sched:	\$42,963.00	Debt:	\$2,112.47	Interest Paid:	\$0.00
Amt Due:	\$0.00	Paid:	\$2,112.47	Accrued Int:	\$0.00
				Balance Due:	\$0.00

Claim	name	Type	Date	Check #	Principal	Interest	Total	Reconciled
						Disb	Desrcp	

5200 M & T BANK

520-0	M & T BANK	05/22/2024	9018490	\$85.09	\$0.00	\$85.09	05/22/2024
520-0	M & T BANK	03/14/2024	9018136	\$91.60	\$0.00	\$91.60	03/14/2024
520-0	M & T BANK	12/19/2023	9017632	\$81.31	\$0.00	\$81.31	12/19/2023
520-0	M & T BANK	10/18/2023	9017286	\$112.60	\$0.00	\$112.60	10/18/2023
520-0	M & T BANK	08/09/2023	9016915	\$281.42	\$0.00	\$281.42	08/09/2023
520-0	M & T BANK	06/13/2023	9016553	\$18.00	\$0.00	\$18.00	06/13/2023
520-0	M & T BANK	01/18/2023	9015561	\$268.55	\$0.00	\$268.55	01/18/2023
520-0	M & T BANK	08/17/2022	9014508	\$58.50	\$0.00	\$58.50	08/18/2022
520-0	M & T BANK	06/14/2022	9014083	\$40.89	\$0.00	\$40.89	06/14/2022
520-0	M & T BANK	03/16/2022	9013439	\$83.58	\$0.00	\$83.58	03/16/2022
520-0	M & T BANK	10/14/2021	9012249	\$17.17	\$0.00	\$17.17	10/14/2021
520-0	M & T BANK	08/18/2021	9011747	\$26.47	\$0.00	\$26.47	08/18/2021
520-0	M & T BANK	05/18/2021	9010941	\$35.15	\$0.00	\$35.15	05/19/2021
520-0	M & T BANK	04/15/2021	9010658	\$42.82	\$0.00	\$42.82	05/13/2021

<u>Claim</u>	<u>name</u>	<u>Type</u>	<u>Date</u>	<u>Check #</u>	<u>Principal</u>	<u>Interest</u>	<u>Total</u>	<u>Reconciled</u>
						<u>Disb</u>	<u>Descrp</u>	
520-0	M & T BANK		02/17/2021	9010072	\$58.50	\$0.00	\$58.50	02/17/2021
520-0	M & T BANK		12/10/2020	9009245	\$20.11	\$0.00	\$20.11	12/10/2020
520-0	M & T BANK		07/07/2020	9007753	\$68.17	\$0.00	\$68.17	07/07/2020
520-0	M & T BANK		05/06/2020	9007237	\$30.87	\$0.00	\$30.87	05/06/2020
520-0	M & T BANK		01/16/2020	9006705	\$65.46	\$0.00	\$65.46	01/16/2020
520-0	M & T BANK		12/12/2019	9006613	\$65.47	\$0.00	\$65.47	12/12/2019
520-0	M & T BANK		11/07/2019	9006522	\$19.53	\$0.00	\$19.53	11/07/2019
520-0	M & T BANK		09/26/2019	9006351	\$75.69	\$0.00	\$75.69	09/26/2019
520-0	M & T BANK		07/11/2019	9006170	\$31.00	\$0.00	\$31.00	07/11/2019
520-0	M & T BANK		06/06/2019	9006082	\$74.35	\$0.00	\$74.35	06/06/2019
520-0	M & T BANK		04/11/2019	9005915	\$33.22	\$0.00	\$33.22	04/11/2019
520-0	M & T BANK		03/12/2019	9005826	\$79.85	\$0.00	\$79.85	03/12/2019
520-0	M & T BANK		11/08/2018	9005490	\$23.92	\$0.00	\$23.92	11/08/2018
520-0	M & T BANK		10/10/2018	1192694	\$74.06	\$0.00	\$74.06	10/16/2018
520-0	M & T BANK		09/06/2018	1191377	\$41.99	\$0.00	\$41.99	09/11/2018
520-0	M & T BANK		08/09/2018	1190060	\$41.99	\$0.00	\$41.99	08/14/2018
520-0	M & T BANK		07/12/2018	1188677	\$65.14	\$0.00	\$65.14	07/17/2018
						Payment for 7/2018		
						Sub-totals: \$2,112.47	\$0.00	\$2,112.47
						Grand Total: \$2,112.47	\$0.00	